

Entered: December 9, 2020  
Signed: December 9, 2020

**SO ORDERED**

1:20cv764

**FILED  
SCRANTON**

**MAR 15 2021**



*Michelle M. Harner*  
**MICHELLE M. HARNER**  
U.S. BANKRUPTCY JUDGE

PER

*Amw*  
DEPUTY CLERK

**Information to identify the case:**

Debtor 1 **Richard B Warble**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1187**

EIN ---

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ---

EIN ---

United States Bankruptcy Court **District of Maryland**

Case number: **20-18017 MMH Chapter: 7**

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:  
Richard B Warble

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

Debtor 1 **Richard B Warble**

Case number (if known)

**20-18017**4.1  
7**JPMCB Card Services**

Nonpriority Creditor's Name

**PO Box 15369****Wilmington, DE 19850**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number **5739****\$4,031.00**When was the debt incurred? **2016**

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Credit Card**4.1  
8**Kenneth Millman**

Nonpriority Creditor's Name

**Leisawitz Heller Abramowich  
Phillips, PC****2755 Century Blvd****Reading, PA 19610**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

**Unknown**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Law Suit**

*CASE  
1:20-cv-00764-JPW  
PLAINTIFFS:  
SCOTT SPEICHER  
COLLEEN STEFFAN*

4.1  
9**M&T Bank**

Nonpriority Creditor's Name

**M&T Bank Legal Document  
Processing****P.O. Box 844****Buffalo, NY 14240-0844**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

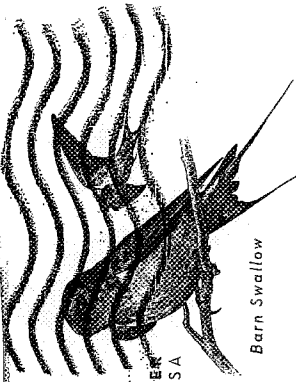
☒ No☐ YesLast 4 digits of account number **1642****\$11,405.00**When was the debt incurred? **2018**

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Credit Card**



Barn Swallow

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R. W. Wable

107 W. Madison St.

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ATTENTION: OFFICE OF THE CLERK

United States District Court

Middle District Court of Pennsylvania

William S. Nealsen Federal Building

RECEIVED

SCRANTON 35 North Washington Ave.

MAR 15 2021 Scranton, Pa. 18501-1148

PER

dlw

DEPUTY CLERK

18501-500199

RETURN RECEIPT  
REQUESTED

